

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

James Cardellini
Kathleen Cardellini
Debtor(s)

Bankruptcy Case No.: 17-23873-CMB
Related to Doc. No. 46
Chapter: 13
Docket No.: 47 - 46
Concil. Conf.: February 18, 2021 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **December 28, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 19, 2021**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **February 18, 2021** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 13, 2020

cm: All Creditors and Parties In Interest

Carlota M. Bohm
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

In re:
James Cardellini
Kathleen Cardellini
Debtor(s)

Case No. 17-23873-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 13, 2020

User: dric
Form ID: 410

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ James Cardellini, Kathleen Cardellini, 3817 West Run Road, Munhall, PA 15120-3019
cr	+ Hyundai Motor Finance, Administrator For Hyundai L, 6100 W. Plano Parkway, Suite 2000, Plano, TX 75093-8207
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14700570	+ American Back Center, 103 Bradford Road, Wexford, PA 15090-6910
14700573	+ Citi Card, PO Box 9001037, Louisville, KY 40290-1037
14700578	+ HSN 2/Comenity, PO Box 182120, Columbus, OH 43218-2120
14700576	+ Halstad Financial, PO Box 828, Skokie, IL 60076-0828
14700583	+ Jewelry TV, PO Box 105658, Atlanta, GA 30348-5658
14700584	Macy's, PO Box 8218, Monroe, OH 45050
14770232	PENNYMAC LOAN SERVICES, LLC, P.O. BOX 2010, MOORPARK CA 93020
14700585	+ PennyMac Loan Services, PO Box 660924, Dallas, TX 75266-0924
14700587	+ Sears, PO Box 9001055, Louisville, KY 40290-1055
14700588	+ Target, PO Box 673, Minneapolis, MN 55440-0673
14700589	+ Target, PO Box 1470, Minneapolis, MN 55440-1470
14771461	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14700592	+ UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
14700593	+ UPMC Shadyside, PO Box 382059, Pittsburgh, PA 15250-0001
14700594	+ Windham Professional, PO Box 1048, Salem, NH 03079-1048

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14700569	+ Email/Text: amieg@stcol.com	Nov 14 2020 03:56:00	Allegheny Health Network, c/o State Collections, PO Box 6250, Madison, WI 53716-0250
14700571	+ Email/PDF: gecsed@recoverycorp.com	Nov 14 2020 03:28:41	Care Credit/Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14700574	+ Email/Text: dplbk@discover.com	Nov 14 2020 03:57:00	Discover Personal Loan, PO Box 6105, Carol Stream, IL 60197-6105
14706577	+ Email/Text: dplbk@discover.com	Nov 14 2020 03:57:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14775812	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 14 2020 03:57:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14700575	+ Email/PDF: gecsed@recoverycorp.com	Nov 14 2020 03:30:22	Evine Live, PO Box 96009, Orlando, FL 32896-0001
14700577	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 14 2020 03:56:00	HSN, PO Box 659707, San Antonio, TX 78265-9707
14740749	+ Email/Text: Hcabanruptcy-courtntices@hcamerica.com	Nov 14 2020 03:57:00	Hyundai Capital America DBA, Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA

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			92728-0809
14770267	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 14 2020 03:57:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
14700579	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 14 2020 03:57:00	Hyundai Motor Finance, PO Box 660891, Dallas, TX 75266-0891
14700580	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 14 2020 03:57:00	Hyundai Motor Finance, PO Box 650805, Dallas, TX 75265-0805
14700582	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 14 2020 03:56:00	Internal Revenu Service, PO Box 7346, Philadelphia, PA 19101-7346
14700572	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 14 2020 03:30:22	Chase Visa, PO Box 1423, Charlotte, NC 28201
14763725	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 14 2020 10:14:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14702642	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 14 2020 10:14:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14700586	+ Email/PDF: gecsed@recoverycorp.com	Nov 14 2020 03:28:41	QVC/Synchrony Bank, PO Box 530905, Atlanta, GA 30353-0905
14771357	Email/Text: bnc-quantum@quantum3group.com	Nov 14 2020 03:56:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14775735	+ Email/Text: bncmail@w-legal.com	Nov 14 2020 03:57:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14700590	+ Email/PDF: gecsed@recoverycorp.com	Nov 14 2020 03:27:02	TJX Rewards, PO Box 530948, Atlanta, GA 30353-0948
14700591	+ Email/PDF: gecsed@recoverycorp.com	Nov 14 2020 03:30:22	TJX Rewards Master Card, PO Box 530949, Atlanta, GA 30353-0949
14745944	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 14 2020 03:30:30	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PENNYMAC LOAN SERVICES, LLC
cr		Pennymac Loan Services, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14714454	*+	Allegheny Health Network, c/o State Collections, PO Box 6250, Madison, WI 53716-0250
14714455	*+	American Back Center, 103 Bradford Road, Wexford, PA 15090-6910
14714456	*+	Care Credit/Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14714458	*+	Citi Card, PO Box 9001037, Louisville, KY 40290-1037
14714459	*+	Discover Personal Loan, PO Box 6105, Carol Stream, IL 60197-6105
14714460	*+	Evine Live, PO Box 96009, Orlando, FL 32896-0001
14714462	*+	HSN, PO Box 659707, San Antonio, TX 78265-9707
14714463	*+	HSN 2/Comenity, PO Box 182120, Columbus, OH 43218-2120
14714461	*+	Halstad Financial, PO Box 828, Skokie, IL 60076-0828
14700581	*+	Hyundai Motor Finance, PO Box 660891, Dallas, TX 75266-0891
14714464	*+	Hyundai Motor Finance, PO Box 660891, Dallas, TX 75266-0891
14714466	*+	Hyundai Motor Finance, PO Box 660891, Dallas, TX 75266-0891
14714465	*+	Hyundai Motor Finance, PO Box 650805, Dallas, TX 75265-0805
14714467	*	Internal Revenu Service, PO Box 7346, Philadelphia, PA 19101-7346
14714457	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Visa, PO Box 1423, Charlotte, NC 28201
14714468	*+	Jewelry TV, PO Box 105658, Atlanta, GA 30348-5658

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14714469	*	Macy's, PO Box 8218, Monroe, OH 45050
14714470	*+	PennyMac Loan Services, PO Box 660924, Dallas, TX 75266-0924
14714471	*+	QVC/Synchrony Bank, PO Box 530905, Atlanta, GA 30353-0905
14714472	*+	Sears, PO Box 9001055, Louisville, KY 40290-1055
14714475	*+	TJX Rewards, PO Box 530948, Atlanta, GA 30353-0948
14714476	*+	TJX Rewards Master Card, PO Box 530949, Atlanta, GA 30353-0949
14714473	*+	Target, PO Box 673, Minneapolis, MN 55440-0673
14714474	*+	Target, PO Box 1470, Minneapolis, MN 55440-1470
14714477	*+	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
14714478	*+	UPMC Shadyside, PO Box 382059, Pittsburgh, PA 15250-0001
14714479	*+	Windham Professional, PO Box 1048, Salem, NH 03079-1048

TOTAL: 3 Undeliverable, 28 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Kenneth M. Steinberg	on behalf of Debtor James Cardellini julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Kenneth M. Steinberg	on behalf of Joint Debtor Kathleen Cardellini julie.steidl@steidl-steinberg.com kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor PENNYMAC LOAN SERVICES LLC pawb@fedphe.com
Thomas Song	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
William E. Craig	on behalf of Creditor Hyundai Motor Finance Administrator For Hyundai Lease Titling Trust ecfmail@mortoncraig.com,

District/off: 0315-2

User: dric

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mhazlett@mortoncraig.com;mortoncraigcf@gmail.com

TOTAL: 11